



Account Application

Privacy Policy

Maintaining the privacy of your personal information is of the utmost importance to us. In order to provide services to you, we must maintain certain information that we collect from account applications or other forms that you complete, transactions that you conduct and communications with our affiliates and us. It is our policy not to disclose your personal information to third parties except as permitted by law or requested by you. We also restrict access to nonpublic personal information to those employees who need to know that information to provide service to you. We reserve the right to revise our policy and will provide you notice of any revisions.

AML Policy

To comply with the Money Laundering Abatement Act, (USA Patriot Act of 2001), a governmental photo identification with current address (e.g. drivers license, passport, state or national identity card) may be appropriate to ascertain and verify a person's identity.

Wire Instructions

Wells Fargo Bank
San Francisco, CA
420 Montgomery
San Francisco, Ca-94104
415-396-2619
ABA NUMBER/ RTN #:121000248
BNF/Field #:4200
BENEFICIARY: Semper Pacific Wealth Strategies
ACCOUNT NUMBER: Please ask for details

Print Your Full Legal Name: _____
Sign Your Full Legal Name: _____
Date: _____

Co-Applicant Name: _____
Co-Applicant Sign: _____

Enter your initials below to indicate that you have read and understand our privacy policy.

Your Initials: _____

*Fax completed application to:
or Mail application to:*

Fax 1-877-881-8502 Main Phone 1-877-881-8481
Semper Pacific 8775 Costa Verde Blvd. Suite 1207 San Diego, CA 92122

Risk Factors and Disclosure Statement

The ownership of physical precious metals for investment purposes can be made through various vehicles. The following represents some, but not all, areas of risk and costs that are inherent with the various methods of ownership of physical precious metals, which require consideration and evaluation by prospective investors.

Market Fluctuations and Risk of Loss

As with any investment, the price of precious metals change daily and there is absolutely no guarantees that the purchase price will ever be exceeded in order to provide the opportunity of a higher selling price. Upon entering the market, the risk of loss is the client's. Only those individuals who are capable of sustaining a financial loss should consider purchasing precious metal investments.

Stagnation and Opportunity Cost

Investment dollars put into physical precious metals can only be converted back to cash by selling. Therefore, there is a cost, which is the loss of interest the investment dollars would earn if left in interest bearing instruments. In order to offset the loss of interest income, the price must move greater than the percentage of interest income forfeited.

Broker Fees

Brokerage firms are in business to make money by providing their clients with various methods of owning physical precious metal products and the services related to these specific markets. A management fee of up to ten percent of metal value shall be charged, consult your broker about services rendered in relation to this. In order for a precious metal purchase to become profitable, the price must increase sufficiently enough to exceed the total cost of the product, including the broker's fees.

Delivery Charges

Physical precious metals can be either delivered directly to the client's designated point of delivery or to a recognized depository that provides insured non-segregated storage. Most home deliveries take place via drop shipment from recognized depositories via registered insured mail and are subject to handling fees, postage and insurance. In order to determine these fees, consult with your broker.

Financing

Most recognized depositories also provide financing services that allow clients to borrow up to 75% of the value of their precious metals products which are also in the non-segregated depository facilities of the lending institution. Interest rates and various fees will vary from one institution to another. Consult your broker about all costs and fees associated with financing investments. All clients wishing to make use of financing need to understand the following: 1) Should the value of the product decline, the lending institution reserves the right to ask for either a principal loan reduction or the provision of additional acceptable collateral (ask for exact details). 2) The lending institutions also reserve the right to liquidate all or part of the product acting as collateral for the loan without any prior notice to the client. 3) The ongoing cost of borrowing (interest charges and fees) will increase the break-even of the product purchased or being used to support collateral for the loan. Therefore, precious metals purchased with the use of financing must increase in price sufficiently enough to offset the cost of borrowing before selling the product can generate an actual profit. 4) Increased risk is created by debt obligation of borrower to the lending institution. There are no guarantees that clients will be able to resell their precious metals for an amount equal to or greater than the unpaid balance due to the lending institution and borrower is responsible for any and all deficiencies. It is therefore possible to lose or gain more than the amount of the purchaser's initial investment when financing is used.

Print Your Full Legal Name: _____ Co-Applicant Name: _____
Sign Your Full Legal Name: _____ Co-Applicant Sign: _____
Enter your initials below to indicate that you have read and understand the risk factors and disclosure statement.
Your Initials: _____ Date: _____



Liquidity

Precious metal owners should note that on any given day commodity exchange trading in categories of precious metal may be restricted, suspended or halted entirely for any number of reasons. When such situations occur, it may be difficult or impossible to purchase or sell physical precious metals or to know when the exchange market will resume activity. Although the company makes every effort as a broker dealer to provide our clients with the ability to purchase and sell, we cannot guarantee access to markets for either purpose. Additionally product purchased from or through the firm when sold to any third party, may be required by that third party to subject the precious metals to inspection and assay at the owner's expense.

Taxes

As tax laws are constantly changing, we suggest you consult your tax advisor as to how current tax laws may affect the outcome of purchases or sales of precious metals. Company brokers will be available to discuss the type of transaction under consideration with the tax advisors of our clients.

Brokers

The brokers of the company are Independent Contractors to the company. Therefore, the company assumes no responsibility to the customer for recommendations of the purchase or sale of precious metals made by the brokers, or their regulatory history. The customer alone is responsible for all decisions based on representations or recommendations made by the broker of the company.

Arbitration with Governing Law and Venue

The parties agree that any disputes relating to this Account will be submitted to binding arbitration. The venue for any such arbitration shall be exclusive in the State of California and all parties agree that any arbitration award entered shall be binding and convertible to a State of California judgment subject to the laws of the State of California and further subject to any modifications thereof permissible there under. The parties hereby accordingly waive their right to any other remedy or to proceed with any court actions and further hereby waive jurisdiction and venue. This Account and the activities contemplated hereunder shall be governed by the substantive and procedural laws of the State of California without respect to California conflict of law rules and venue of any dispute resolution shall likewise be in the State of California without respect to California conflict of law rules.

Acknowledgement

I have read and understand the foregoing risk factors and disclosures related to investing in precious metal investments.

Print Your Full Legal Name: _____

Co-Applicant Name: _____

Sign Your Full Legal Name: _____

Co-Applicant Sign: _____

Date: _____

Enter your initials below to indicate that you have read and understand the Liquidity statement.

Your Initials: _____



Client Profile

The purchase of precious metals is not suitable for all individuals because of the risk involved and the long-term nature of the purchase. Completion of all of the information requested is necessary in order to determine if precious metals are a suitable investment for you.

Client Name _____

Date of Birth _____

Street Address _____

Marital Status _____

City _____

No. of Dependents _____

State _____

Financial Information

Zip _____

Gross Annual Income US\$ _____

Country _____

Total Net Worth US\$ _____

Indicate One: U.S. Citizen
 Non-Resident Alien
 Resident Alien

Liquid Net Worth US\$ _____

Initial Investment US\$ _____

Trading Experience

Employer's Name _____

Metals _____

Position _____

Mutual Funds _____

Years Employed _____

Stock Options _____

Business Phone _____

Private Equity _____

Home Phone _____

Bonds _____

Cell Phone _____

Futures Funds _____

Fax _____

Hedge Funds _____

Email Address _____

Social Security Number ____ - ____ - ____ Nationality _____

Drivers License Number, Passport or Alien ID Number _____

Print Your Full Legal Name: _____

Co-Applicant Name: _____

Sign Your Full Legal Name: _____

Co-Applicant Sign: _____

Date: _____

*Fax completed application to:
or Mail application to:*

*Fax 1-877-881-8502 Main Phone 1-877-881-8481
Semper Pacific 8775 Costa Verde Blvd. Suite 1207 San Diego, CA 92122*



Additional Risk Disclosure

Dear Investor,
Please reconsider if any of the following is accurate.

- 1) If you are retired.
- 2) If your income is below \$25,000 annually.
- 3) If your net worth is below \$100,000.
- 4) If losing any portion of your funds will alter your standard of living.

If you were Guaranteed any profits please call and do not fund your account.

Thank you for your cooperation and best regards,

Semper Pacific Wealth Strategies

Print Your Full Legal Name: _____ Co-Applicant Name: _____
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Date: _____

Enter your initials below to indicate that you have read and understand the additional risk disclosure.

Your Initials: _____